

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN

In the Matter of:
SANTANA R. HOSKINS

Chapter 13
Case No. 19-25360-BHL

Debtor.

NOTICE OF TELEPHONE HEARING ON TRUSTEE'S OBJECTION TO CONFIRMATION

PLEASE TAKE NOTICE that Scott Lieske, Standing Chapter 13 Trustee has filed papers with the court objecting to the proposed Chapter 13 plan filed by the Debtor.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

A telephone hearing will be held before the Honorable Brett H. Ludwig, United States Bankruptcy Judge, on **June 2, 2020 at 1:00 p.m.**, to consider the Trustee's Objection to Confirmation. **To appear by telephone, you must call the Court conference line at 1-888-808-6929, access code 5457889 before the scheduled hearing time.** Please note that the Court may already be in session, so please wait quietly on the telephone for your case to be called.

Dated at Milwaukee, Wisconsin, on April 17, 2020.

/s/ _____
Scott Lieske, Trustee
Robert W. Stack, Staff Attorney
Christopher D. Schimke, Staff Attorney
Sandra M. Baner, Staff Attorney
Chapter 13 Standing Trustee
P.O. Box 510920
Milwaukee, Wisconsin 53203
T: (414) 271-3943
F: (414) 271-9344

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN

In the Matter of:
SANTANA R. HOSKINS

Chapter 13
Case No. 19-25360-BHL

Debtor.

TRUSTEE'S OBJECTION TO CONFIRMATION OF DEBTOR'S PROPOSED CHAPTER 13 PLAN

The Trustee, Scott Lieske, hereby objects to the proposed Chapter 13 Plan in this bankruptcy proceeding for the following reason(s):

The plan proposes a principal first amortization on a secured claim wherein funds are applied towards principal first while deferring payment on interest until the principal is paid in full. This treatment appears to violate 11 U.S.C. § 1325(a)(5)(B)(ii) as it deprives the creditor of the true present value of the claim. Furthermore, as this is not an ordinary business practice accepted in the financial sector, the proposed treatment is not workable with the Trustee's software as the treatment does not appear to be used in any jurisdiction.

The Debtor provides for the secured claims held by Get it Now and Santander in section 3.2 of the plan but the Debtor did not serve the Amended plan on these creditors according to Fed. R. Bankr. P. 7004 as required by Fed. R. Bankr. P. 3012(b).

Dated at Milwaukee, Wisconsin, on April 17, 2020

OFFICE OF CHAPTER 13 TRUSTEE

/s/ _____
Scott Lieske, Chapter 13 Trustee
Robert W. Stack, Staff Attorney
Christopher D. Schimke, Staff Attorney
Sandra M. Baner, Staff Attorney

P.O. ADDRESS:

P.O. Box 510920
Milwaukee, WI 53203
414-271-3943
414-271-9344 (Fax)
info@chapter13milwaukee.com

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN

In the Matter of:
SANTANA R. HOSKINS

Chapter 13
Case No. 19-25360-BHL

Debtor.

CERTIFICATE OF SERVICE

I hereby certify that on April 17, 2020, the **TRUSTEE'S OBJECTION TO CONFIRMATION OF DEBTOR'S PROPOSED CHAPTER 13 PLAN and NOTICE OF TELEPHONE HEARING ON TRUSTEE'S OBJECTION TO CONFIRMATION** in this case were electronically filed with the Clerk of Court and served upon the following parties using the ECF system:

OFFICE OF THE U.S. TRUSTEE
ESSERLAW LLC

I further certify that I have mailed by United States Postal Service the same documents to the following non-ECF participants:

SANTANA R. HOSKINS
4634 N. 50TH STREET
MILWAUKEE, WI 53218

Dated: April 17, 2020

/s/ _____
Tongula Washington
Administrative Assistant
Office of the Chapter 13 Trustee
P.O. Box 510920
Milwaukee, WI 53203
T: (414) 271-3943
F: (414) 271-9344